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The Honorable State Representative Peter Lund, Committee Chair
Michigan House of Representatives Insurance Committee
374 Capitol Building
Lansing, MI 48909

RE: Opposition to House Bill 4612

Chairman Lund and Members of the House Insurance Committee:

As discussions take place on HB 4612 today, I ask that you please take a moment and think of the following scenario.

It's a late Thursday afternoon and you are driving home from Lansing after three days of non-stop committees, sessions, and countless meetings. You are listening to the radio and thinking about your local in-district office hours you have coming up tomorrow. The weather is good and traffic is flowing nicely. You check the clock in your car and are happy to see that you are making good time and you might be able to actually make it home in time to see one of your children's soccer games for the first time in weeks.

Heading in the opposite direction is a 41 year old man who has chosen alcohol as his way to deal with the loss of a job and a pending divorce. All of a sudden, the man loses control of his pickup truck crosses the median and hits you head on.

You wake up four days later in a hospital unaware of what happened. Your family is by your side, but they look concerned as they hear your doctor talk about the traumatic brain injury you sustained in the crash. Suddenly, the life you had been able to provide them is gone. Your life is no longer about House Sessions, Committee Hearings, Campaign Fundraisers, or Office Hours. It's now about recovering to your maximum medical potential. It's about learning how to function with the deficits you have because of the accident, while facing the realities of your post accident life.

Imagine if this scenario were to happen. You had done nothing wrong, but it happened. What would you want? What post accident life do you want for you and your family? If you want a quality life that includes hope, recovery, and support, I urge you to leave Michigan's No-Fault System alone. I know what I would want for me or my family, and the type of insurance system proposed in HB4612 is not it.

In closing, please consider the following. 100% recovery from a brain or spinal cord injury is not possible; therefore the focus must be on functional recovery. Our current No-Fault laws are not about making accident victims lives easy, it's about making their lives possible. Let's make sure all victims of catastrophic accidents have this opportunity now and in the future.